

FORM I

VOLUNTARY PETITION

United States Bankruptcy Court District of NEW JERSEY	VOLUNTARY PETITION
IN RE (Name of debtor-if individual), (Last, First, Middle) SANTIAGO REYNALDO	NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)
ALL OTHER NAMES used by debtor in the last 6 years (include married, maiden and trade names.) None	ALL OTHER NAMES used by the joint debtor in the last 6 years (include married, maiden and trade names.)
SOC. SEC./TAX I.D. No. (If more than one, state all) 144-68-7423	SOC. SEC./TAX I.D. No. (If more than one, state all)
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 80 Walnut St., Bloomfield, NJ 07003	STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip)
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Essex	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS
MAILING ADDRESS OF DEBTOR (If different from street address)	MAILING ADDRESS OF JOINT DEBTOR (If different from street address)
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from address listed above)	VENUE (Check one box) <input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.

INFORMATION REGARDING DEBTOR (Check applicable boxes)

TYPE OF DEBTOR <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Joint (H&W) <input type="checkbox"/> Partnership <input type="checkbox"/> Other <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Municipality NATURE OF DEBT <input type="checkbox"/> Non-Business/Consumer <input type="checkbox"/> Business - Complete A & B below A. TYPE OF BUSINESS (Check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Construction <input type="checkbox"/> Real Estate <input type="checkbox"/> Manufacturing/Mining <input type="checkbox"/> Transportation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Railroad <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Other Business B. BRIEFLY DESCRIBE NATURE OF BUSINESS STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. 604) (Estimates only) (Check applicable boxes) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> 304-Case Ancillary to Foreign Proceeding SMALL BUSINESS (Chapter 11 only) <input type="checkbox"/> Debtor is a small business as defined in U.S.C. §101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e) (optional) FILING FEE (Check one box) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. NAME AND ADDRESS OF LAW FIRM OR ATTORNEY Terence J. Wronko, Esq. 1011 Bloomfield Ave., West Caldwell, NJ 07006-7103 Telephone No. (973) 227-5544 NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR Terence J. Wronko, Esq. <input type="checkbox"/> Debtor is not represented by an attorney. Telephone No. of Debtor not represented by an attorney ()
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 UNITED STATES BANKRUPTCY COURT
 District of New Jersey

RECEIPT

 Case # 05-36274
 Filed: 08/12/05

 Chapter 7
 Newark

 # 000311945 - MA
 10:44 AM, August 16, 2005

Code	Qty	Amount
NF	1	\$39.00
07	1	\$170.00

 Debtor(s):
Reynaldo Santiago

TOTAL PAID: \$209.00

 From: Terence J. Wronko
 1011-1B Bloomfield Ave.
 PO Box 1572
 West Caldwell, NJ 07006

2

 ESTIMATED NUMBER OF CREDITORS
☒ 1-15 ☐ 16-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 ☐ 1000-

 ESTIMATED ASSETS (in thousands of dollars)
☒ Under 50 ☐ 50-99 ☐ 100-499 ☐ 500-999
☐ 1000-9999 ☐ 10,000-99,000 ☐ 100,000-over

 ESTIMATED LIABILITIES (in thousands of dollars)
☐ Under 50 ☐ 50-99 ☐ 100-499 ☐ 500-999
☐ 1000-9999 ☐ 10,000-99,000 ☐ 100,000-over

 ESTIMATED NUMBER OF EMPLOYEES-CH 11&12 only
☐ 0 ☐ 1-19 ☐ 20-99 ☐ 100-999 ☐ 1000-over

 ESTIMATED NO. OF EQUITY SECURITY HOLDERS -
 CH 11&12 only
☐ 0 ☐ 1-19 ☐ 20-99 ☐ 100-999 ☐ 1000-over

000100-01

971

Name of Debtor

Case No.

(Court use only)

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

☐ A copy of debtor's proposed plan dated _____ is attached☐ Debtor intends to file a plan within the time allowed by statute, rule, or order of the court

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

Location Where Filed	Case Number	Date Filed
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PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THIS DEBTOR (If more than one, attach additional sheet).

Name of Debtor	Case Number	Date
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Relationship	District	Judge
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REQUEST FOR RELIEF: Debtor is eligible for and requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

Signature _____

Date _____

INDIVIDUAL/JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X Reynaldo Santiago
Signature of DebtorDate 7/11/05X _____
Signature of Joint Debtor

Date _____

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized.

X _____
Signature of Authorized Individual_____
Print or Type Name of Authorized Individual_____
Title of Individual Authorized by Debtor to File this Petition

Date _____

If debtor is a corporation filing under Chapter 11,
Exhibit "A" is attached and made a part of this petition.

EXHIBIT "A" (To be completed if debtor is a corporation requesting relief under Chapter 11.)

☐ Exhibit "A" is attached and made a part of this petition.TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR
WITH PRIMARILY CONSUMER DEBTS
(See P.L. 98-353 §322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney, exhibit "B" has been completed.

X Reynaldo Santiago
Signature of DebtorDate 7/11/05X _____
Signature of Joint Debtor

Date _____

EXHIBIT "B" (To be completed by attorney for individual
chapter 7 debtor(s) with primarily consumer debts).

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X _____
Signature of Attorney

Date _____

CERTIFICATION AND SIGNATURE OF
NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. §110)

I certify that I am a bankruptcy preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer_____
Social Security No.Address _____ Tel. No. _____
Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to this appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

FORM III

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re Reynaldo Santiago, Case No. _____
Debtor (If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A,B,D,E,F,I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D,E and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A. Real Property	YES	1	\$ 0		
B. Personal Property	YES	6	\$ 1,050.00		
C. Property Claimed as Exempt	YES	1			
D. Creditors Holding Secured Claims	YES	1		\$ 0	
E. Creditors Holding Unsecured Priority Claims	YES	1		\$ 0	
F. Creditors Holding Unsecured Non Priority Claims	YES	4		\$ 24,660.00	
G. Executory Contracts and Unexpired Leases	YES	1			
H. Codebtors	YES	1			
I. Current Income of Individual Debtor(s)	YES	1			\$1,250.00 \$2,100.00
J. Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,850.00
Total Number of Sheets of ALL Schedules					
Total Assets			\$ 1,050.00		
Total Liabilities				\$ 24,660.00	

MTV

Re REYNALDO SANTIAGO

Debtor

Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, Or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

[illegible]

(Report also on Summary of Schedules.)

FORM V

REYNALDO SANTIAGO

In Re _____ Debtor _____ Case No. _____ (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule, list them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND WIFE JOINT COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROP- ERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Petitioner possession		\$200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Valley National Bank		\$250.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Petitioners possession		\$250.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Petitioners possession		\$250.00
7. Furs and jewelry.		Petitioners possession		\$100.00
8. Firearms, sports, photographic, and other hobby equipment.	X			

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND WIFE JOINT COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROP- ERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	1			
10. Annuities. Itemize and name each issuer.	1			
11. Interests in IRA, ERISA, Keogh or other pension or profit sharing Plans. Itemize.	1			
12. Stock and interests in incor- porated and unincorporated businesses. Itemize.	1			
13. Interests in partnerships or joint ventures. Itemize.	1			
14. Government and corporate bonds and other negotiable and non negotiable instruments.	1			
15. Accounts receivable.	1			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	1			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	1			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	1			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	1			
20. Other contingent and unliquid- ated claims of every nature, includ- ing tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	1			

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND WIFE JOINT COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROP- ERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Ford Explorer		0 leased
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops- growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
		Total		\$ <u>1,050.00</u>

_____ continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

FORM VI

In Re REYNALDO SANTIAGO

Debtor

Case No. _____

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(INDIVIDUAL DEBTORS ONLY)**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. 522(b)(1): Exemptions provided in 11 U.S.C. 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

FORM VII

REYNALDO SANTIAGO

In Re _____, Case No. _____
Debtor (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
Account No.								
Account No.								

Continuation
sheets attached.

Subtotal (Total of this page)

\$

Total (Use only on last page)

\$

(Report total also on Summary of Schedules)

FORM VIII

In Re REYNALDO SANTIAGO

Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4000* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(5).

☐ **Deposits by Individuals**

Claims of individuals up to a maximum of \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507(a)(6)

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(7).

☐ **Commitments to maintain the capital of insured depository institution claims based on commitments to the FDIC, RTC, Directors of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).**

_____ continuation sheets attached

*Amounts are subject to adjustment on April 1, 1998, and every three (3) years thereafter with respect to cases commenced on or after the date of adjustment.

In Re REYNALDO SANTIAGO, Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(continuation sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	COD E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4862362209400699 Capitol One P.O. Box 25131 Richmond Va 23276			Consumer debt 2003-2005				\$660.00
Account No. 4185861720038136 Providian Processing P.O. Box 660487 Dallas Texas 75266			Consumer debt 2003-2005				5,200.00
Account No. 144-68-7423 Essex County College 303 University Avenue Newark, NJ 07102			Tuition 2004				910.00
Account No. 582887211 Bloomingdales P.O. Box 4590 Carol Strm IL 60197			Consumer Debt 2004				2,000.00
Account No. 54667216000002106 Chase P.O. Box 15583 Wilmington DE 19886-1194			Consumer debt 2003-2005				1,650.00

Sheet no. 1 of 4
continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority
Claims.

Subtotal (Total of this page)

\$ 10,420.

Total (Use only on last page)

\$

(Report total also on Summary of Schedules)

REYNALDO SANTIAGO

In Re

Debtor

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(continuation sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	COD E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 842692915 The Limited p.o. Box 659728 San Antonino. Texas 78265			Consumer Debt 2003-2004				1,000.00
Account No. 4266901022082283 Disney P.O. Box 15153 Wilmington, DE 19886			Consumer Debt 2003-2005				3,250.00
Account No. 422254789900 Macys P.O. Box 4583 Carol Strm IL 60197			Consumer Debt 2004-2005				1,250.00
Account No. 332134208 J. C. Penne ys, P.O. Box 981131 El Paso Texas 79998			Consumer Debt 2004				1,250.00
Account No. 37157314410006 American Express P.O. Box 360001 Fort Lauderdale FL 33336			Consumer Debt 2004-2005				1,400.00
Subtotal (Total of this page)							\$ 8,150.00
Total (Use only on last page)							\$
(Report total also on Summary of Schedules)							

Sheet no. 2 of 4
continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority
Claims.

In Re REYNALDO SANTIAGO

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(continuation sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 6018596101 Old Navy P.O. Box 530942 Atlanta georgia	829	11	Consumer Debt 2004				850.00
Account No. 817188840 Victoria Secret P.O. Box 659728 San Antonio texas	782	65	Consumer Debt 2004				725.00
Account No. 589783646 New York & Co P.O. Box 659728 San Antonio texas	782	65	Consumer Debt 2003-2005				2,400.00
Account No. 7021271165 Best BUY P.O. Box 17298 Baltimore MD 21297	391	15	Consumer Debt 2005				620.00
Account No. 6035251073 Zales Credit Plan Des Moines IA 50364 Processing Center	123	205	Consumer Debt 2004 -2005				1,200.00

Sheet no. 3 of 4
continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority
Claims.

Subtotal (Total of this page)

Total (Use only on last page)

(Report total also on Summary of Schedules)

\$5,830.00

\$

In Re REYNALDO SANTIAGO

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(continuation sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 973-445-4409 Nextel Communications P.O. Box 4191 Carol Stream IL 60197-4191			Consumer Debt 2005				260.00
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet no. 4 of 4
continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority
Claims.

Subtotal (Total of this page)

Total (Use only on last page)

(Report total also on Summary of Schedules)

\$
\$ 24,660.00

In Re

REYNALDO SANTIAGO

Page 15 of 29

Debtor

Case No.

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Ford Credit P.O. Box 31111 Tampa Florida 33631-3111	2004 Ford Exploer Lease

FORM XI

In Re REYNALDO SANTIAGO, Case No. _____
Debtor (If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedule of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

FORM XII

In Re REYNALDO SANTIAGO, Case No. _____
Debtor (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES Alberto Santiago	AGE 5	RELATIONSHIP Son
Employment:	DEBTOR		SPOUSE
Occupation	Unemployed		
Name of Employer			
How Long Employed			
Address of Employer			

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ <u>1,250.00</u>	\$ _____
Estimated monthly overtime	\$ _____	\$ _____
SUBTOTAL	\$ <u>_____</u>	\$ <u>_____</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (Specify _____)	\$ _____	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>_____</u>	\$ <u>_____</u>
TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>1,250.00</u>	\$ <u>_____</u>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
Income from real property	\$ _____	\$ _____
Interest and dividends	\$ _____	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ _____	\$ _____
Social security or other government assistance (Specify _____)	\$ _____	\$ _____
Pension or retirement income	\$ _____	\$ _____
Other monthly income (Specify _____)	\$ _____	\$ _____
TOTAL MONTHLY INCOME	\$ <u>1,250.00</u>	\$ <u>_____</u>
TOTAL COMBINED MONTHLY INCOME \$ <u>1,250.00</u> (Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM XIII

In Re REYNALDO SANTIAGO, Case No. _____
Debtor (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$ 1,150.00

Are real estate taxes included? ☐ Yes ☒ No

Is property insurance included? ☐ Yes ☒ No

Utilities: Electricity and heating fuel \$ 100.00

Water and Sewer \$ _____

Telephone \$ 75.00

Other \$ _____

Home maintenance (repairs and upkeep) \$ _____

Food \$ 450.00

Clothing \$ 200.00

Laundry and dry cleaning \$ 50.00

Medical and dental expenses \$ _____

Transportation (not including car payments) \$ 100.00

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 100.00

Charitable contributions \$ _____

Insurance (not deducted from wages or included in home mortgage payments):

Homeowner's or renter's \$ _____

Life \$ _____

Health \$ _____

Auto \$ 100.00

Other \$ _____

Taxes (not deducted from wages or included in home mortgage payments):
(Specify _____) \$ _____

Installment payments (In Chapter 12 and 13 cases, do not list payments to be included in the plan):

Auto \$ 519.00

Other \$ _____

Other \$ _____

Alimony, maintenance, and support paid to others \$ _____

Payments for support of additional dependents not living at your home \$ _____

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____

Other \$ _____

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 2,850.00

(FOR CHAPTER 12 and 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$ _____

B. Total projected monthly expenses \$ _____

C. Excess income (A minus B) \$ _____

D. Total amount to be paid into plan each _____ \$ _____
(interval)

FORM XIV

In Re _____, Case No. _____
Debtor (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1) and that they are true and correct to the best of my knowledge, information, and belief.

Date: 7/11/05 Signature: Ruyvaldo Santiago
Debtor

(Joint Debtor, if any)
(If joint case, both spouses must sign).

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____ Social Security No. _____

Address _____

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to this appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF
CORPORATION OR PARTNERSHIP**

I, the _____
(the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the

_____ (corporation or partnership)
named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ (Total shown on summary page plus 1) sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____
(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §152 and §3571.

FORM II

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

NEW JERSEY

In re: REYNALDO SANTIAGO

Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101(31).

☐ None 1. Income from Employment or Operation
of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2005 Unemployed \$7,500.00
2004 \$35,000.00 employment

Give AMOUNT and SOURCE (If more than one).

☒ None 2. Income Other than from Employment or
Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give AMOUNT and SOURCE.

3. Payments to Creditors

☒ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR; DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

☐ None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

4. Suits and administrative proceedings, Executions, Garnishments and Attachments

☒ None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT OR AGENCY AND LOCATION and STATUS OR DISPOSITION.

☐ None b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

☒ None **5. Repossessions, Foreclosures, and Returns**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER; DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

☒ **6. Assignments and Receiverships**

☒ None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

☐ None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

☒ None 7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION; RELATIONSHIP TO DEBTOR, IF ANY; DATE OF GIFT and DESCRIPTION AND VALUE OF GIFT.

☒ None 8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY; DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

☒ None 9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE; DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

☒ None 10. Other Transfers

List all property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR; DATE and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

☒ None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY; NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY; DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

☒ None 13. **Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

☒ None 14. **Property Held for Another Person**

List all property owned by another person that the debtor holds or controls.

Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

☒ None 15. **Prior Address of Debtor**

If debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

16. **Nature, Location and Name of Business**

☒ None a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

☐ None b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

☐ None c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

Give NAME, ADDRESS, NATURE OF BUSINESS and BEGINNING AND ENDING DATES OF OPERATION

17. Books, Records, and Financial Statements

☒ None a. List all bookkeepers and accountants who within the **six years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Give NAME AND ADDRESS and DATES SERVICES RENDERED.

☐ None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Give NAME, ADDRESS and DATES SERVICES RENDERED.

☐ None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Give NAME and ADDRESS.

☐ None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Give NAME AND ADDRESS and DATE ISSUED.

18. Inventories

☒ None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Give DATE OF INVENTORY, INVENTORY SUPERVISOR AND DOLLAR AMOUNT OF INVENTORY (specify cost, market or other basis).

☐ None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Give DATE OF INVENTORY and NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS.

19. Current Partners, Officers, Directors and Shareholders

☒ None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Give NAME AND ADDRESS, NATURE OF INTEREST and PERCENTAGE OF INTEREST.

☐ None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Give NAME AND ADDRESS, TITLE and NATURE AND PERCENTAGE OF STOCK OWNERSHIP.

20. Former Partners, Officers, Directors and Shareholders

☒ None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Give NAME, ADDRESS and DATE OF WITHDRAWAL.

☐ None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS, TITLE and DATE OF TERMINATION.

21. Withdrawals from a Partnership or Distributions by a Corporation

☒ None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Give NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR; DATE AND PURPOSE OF WITHDRAWAL; and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

Unsworn Declaration under Penalty of Perjury

(If completed by an individual or individual and spouse)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

7/11/05

Date _____

Raynaldo Santiago
Signature of Debtor

Signature of Debtor

Date _____

Signature of Joint Debtor
(if any)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to this appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

(If completed on behalf of a partnership or corporation) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature

Print Name and Title

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

_____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and §3571

FORM XV

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In Re Reynaldo Santiago

Debtor

Case No. _____
(If known)

Chapter Seven

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secured those consumer debts is as follows:

a. **Property to Be Surrendered.**

Description of Property	Creditor's Name
1. _____	_____
2. _____	_____
3. _____	_____

b. **Property to be Retained.** (Check applicable statement of debtor's intention concerning reaffirmation, redemption, or lien avoidance.)

Description of Property	Creditor's Name	Debt will be reaffirmed pursuant to § 524 (c)	Property is claimed as exempt and will be redeemed pursuant to § 722	Lien will be avoided pursuant to § 522(f) and property will be claimed as exempt
1. <u>Leased car</u>	<u>Ford Credit</u>	<u>X</u>	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 7/11/05 Signature: Reynaldo Santiago
(Print or type name of individual signing on behalf of debtor.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to this appropriate Official Form for each person.

X _____

Signature of Bankruptcy Petition Preparer

Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

FORM XIX

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re Reynaldo Santiago

Debtor

Case No.

(If known)

Chapter

STATEMENT OF ATTORNEY FOR PETITIONER PURSUANT TO BANKRUPTCY RULE 2016(b)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned, is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s) in this case:
 - a. for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 750.00
 - b. prior to filing this statement, debtor(s) have paid \$ 260.00
 - c. the unpaid balance due and payable is \$ 480.00
3. \$ 209.00 of the filing fee in this case has been paid.
4. The services rendered or to be rendered include the following:
 - a. Analysis of the debtors financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code.
 - b. Preparation and filing of the petition, schedules of assets and liabilities, statement of affairs, and other documents required by the Court.
 - c. Representation of the debtor(s) at the meeting of creditors and confirmation hearing, and any additional hearings.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and no fee is paid by transfer of property or security taken, except as follows:
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
7. The undersigned has received no transfer, assignment or pledge of property except the following for value stated:
8. The undersigned have not shared or agreed to share, with any other person, other than with members of their law firm or corporation, any compensation paid or to be paid except as follows:

Date:

7/16/05

Attorneys for Debtor(s)

Reynaldo Santiago 144-68-7423

American Express
P.O. Box 360001
Ft. Lauderdale, FL 33336

Best Buy
P.O. Box 17298
Baltimore, MD 21297

Bloomingdales
PO Box 4590
Carol Stream, IL 60197

Capitol One
P.O. Box 25131
Richmond, VA 23276

Chase
P.O. Box 15583
Wilmington, DE 19886-1194

Disney
P.O. Box 15153
Wilmington, DE 19886

Essex County College
Bursars Office Rm 4121
303 University Avenue
Newark, NJ 07102

JC Penny
P.O. Box 981131
El Paso, TX 79998

Macys
P.O. Box 4583
Carol Stream, IL 60197

New York & Co.
P.O. Box 659728
San Antonio, TX 78265

Nextel Communications
P.O. Box 4191
Carol Stream, IL 60197

Old Navy
P.O. Box 530942
Atlanta, GA 30353

Providian Processing Svcs.
P.O. Box 660487
Dallas, TX 75266

The Limited
P.O. Box 659728
San Antonio, TX 78265

Victoria's Secret
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